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11/14/01
jc882 U.S. PTO

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Docket No: 29804/36569A

jc781 U.S. PTO
09/993992
11/14/01

PATENT APPLICATION TRANSMITTAL UNDER 37 C.F.R. 1.53

**Box Patent Application
Commissioner for Patents
Washington, D.C. 20231**

Sir:

Transmitted herewith for filing is the patent application of

Inventor(s): William Phelan and Dan Michalek

Title: Methods and Apparatus for Automatically Exchanging Credit Information

1. Type of Application

- This is a new application for a
 - utility patent.
 - design patent.

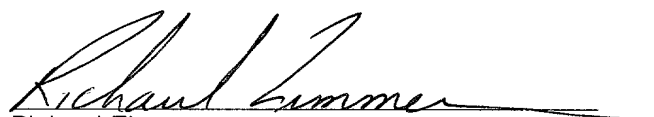
- This application is based on provisional application 60/248,290 filed November 14, 2000.

2. Application Papers Enclosed

- 1 Title Page
- 24 Pages of Specification (excluding Claims, Abstract, Drawings & Sequence Listing)
- 8 Page(s) of Claims
- 1 Page(s) of Abstract
- 20 Sheet(s) of Drawings (Figs. 1 to 16)
 - Formal
 - Informal

CERTIFICATION UNDER 37 CFR 1.10

I hereby certify that this Patent Application Transmittal and the documents referred to as enclosed therewith are being deposited with the United States Postal Service on **November 14, 2001**, in an envelope addressed to the Commissioner for Patents, Washington, D.C. 20231 utilizing the "Express Mail Post Office to Addressee" service of the United States Postal Service under Mailing Label No. EL564465028US.


Richard Zimmermann

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3. Declaration or Oath

- Enclosed
 - Executed by (check all applicable boxes)
 - Inventor(s)
 - Legal representative of inventor(s)
(37 CFR 1.42 or 1.43)
 - Joint inventor or person showing a proprietary interest on behalf of inventor who refused to sign or cannot be reached
 - The petition required by 37 CFR 1.47 and the statement required by 37 CFR 1.47 are enclosed. See Item 5D below for fee.
- Not enclosed - the undersigned attorney or agent is authorized to file this application on behalf of the applicant(s). An executed declaration will follow.

4. Small Entity Status

- Applicant claims small entity status. See 37 CFR 1.27.
- A small entity statement is(are) attached.

5. Additional Papers Enclosed

- Preliminary Amendment
- Information Disclosure Statement
- Declaration of Biological Deposit
- Computer readable copy of sequence listing containing nucleotide and/or amino acid sequence
- Microfiche computer program
- Associate Power of Attorney
- Verified translation of a non-English patent application
- An assignment of the invention
- Request and Certification Under 35 U.S.C. 122(b)(2)(B)(i)
- Return receipt postcard
- Other

6. Priority Applications Under 35 USC 119

Certified copies of applications from which priority under 35 USC 119 is claimed are listed below and

- are attached.
- will follow.

COUNTRY	APPLICATION NO.	FILED

7. Filing Fee Calculation (37 CFR 1.16)

- A. Utility Application

CLAIMS AS FILED - INCLUDING PRELIMINARY AMENDMENT (IF ANY)						
			SMALL ENTITY		OTHER THAN A SMALL ENTITY	
	NO. FILED	NO. EXTRA	RATE	FEE	RATE	FEE
BASIC FEE				\$370.00		\$740.00
TOTAL	33 -20	= 13	X 9 =	\$117.00	X 18 =	\$0
INDEP.	4 - 3	= 1	X 42 =	\$42.00	X 84 =	\$0
<input type="checkbox"/> First Presentation of Multiple Dependent Claim			+ 140 =	\$	+ 280 =	\$
Filing Fee:				\$529.00	OR	\$

B. Design Application (\$165.00/\$330.00) Filing Fee: \$ _____

C. Plant Application (\$255.00/\$510.00) Filing Fee: \$ _____

D. Other Fees

Recording Assignment [Fee -- \$40.00 per assignment] \$ _____

Petition fee for filing by other than all the inventors or person on behalf of the inventor where inventor refused to sign or cannot be reached [Fee -- \$130.00] \$ _____

Other \$ _____

Total Fees Enclosed \$529.00

8. Method of Payment of Fees

- Enclosed check in the amount of: \$529.00
- Charge Deposit Account No. 13-2855 in the amount of: \$ _____
A copy of this Transmittal is enclosed.
- Not enclosed

9. Deposit Account and Refund Authorization

The Commissioner is hereby authorized to charge any deficiency in the amount enclosed or any additional fees which may be required during the pendency of this application under 37 CFR 1.16 or 37 CFR 1.17 or under other applicable rules (except payment of issue fees), to Deposit Account No. 13-2855. A copy of this Transmittal is enclosed.

Please refund any overpayment to Marshall, Gerstein & Borun at the address below.

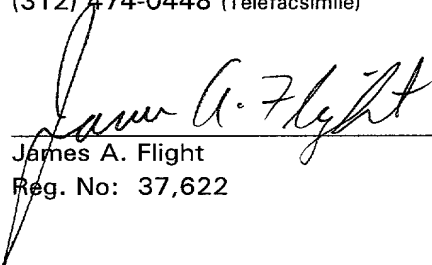
10. Correspondence Address

Customer No.: 04743

Respectfully submitted,

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By:



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November 14, 2001

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